

Immediate Changes

- Immediately creates a temporary insurance program for those who have been uninsured for several months or denied a policy because of pre-existing conditions.
- Immediately extends Medicare Part D benefits to reduce the 'donut hole', and recipients will receive a receive 50% discount on brand-name prescription drugs. Closes the 'donut hole' completely by 2019.
- Allows individuals who have lost a job to remain on COBRA coverage until a health insurance exchange is established.
- Prohibits insurers from discriminating against those with pre-existing conditions.
- Ends annual caps on coverage.
- Provides grants to community health centers to double the number of patients seen over the next 5 years.
- Creates new scholarship and student loan programs for health care providers in areas of need, primary care providers and nurses.

Health Insurance Exchange

- Sets up a new health insurance exchange, which will be a marketplace where consumers throughout the nation will be able to choose from a wide range of health care plans, both public and private.
- The exchange will lower costs through competition of insurers, and expand coverage options. Participation in the exchange is voluntary.

Ends Pre-Existing Condition Discrimination

- Prohibits insurance rating due to pre-existing conditions both inside the exchange and throughout the private insurance market.

Public Option

- In 2013, a public health insurance option will be available in the new health insurance exchange alongside private health insurance plans.
- The public option will participate on a level playing field with private plans, to ensure the greatest level of access and choice for consumers.

Affordability Credits

- For a family of four making less than \$88,000 a year, affordability credits will be available for plans in the exchange to reduce the costs of both premium and annual out-of-pocket spending.
- Anyone unlawfully present in this country will be prohibited from obtaining affordability credits.

Small Businesses

- Qualifying small businesses will be able to join the new health insurance exchange to secure new coverage options for employees.
- Joining the exchange will give small businesses access to larger risk pools and will lower their administrative costs.
- Tax credits will be available to eligible small businesses to cover cost of providing care to eligible employees.

Deficit Neutral

- The Affordable Health Care for America Act will reduce the federal deficit by \$30 billion over the first ten years.